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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application:

Paul Gallagher, et. al.

Examiner: Jason M. Borlinghaus

Serial No.: 10/727,303

Group Art Unit: 3628

Filed: December 2, 2003

For: SYSTEMS AND METHODS FOR
IMPLEMENTING PERSON-TO-
PERSON MONEY EXCHANGES

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and §§1.97-1.98, and more particularly in accordance with 37 C.F.R. §1.97(b), Applicant hereby cites the following reference(s):

No.	Date of Publication	Patentee/Applicant/Assignee
2005/0187883	08/25/05	Bishop et al.
2005/0160051	07/21/05	Johnson
2004/0039649	02/26/04	Mull
2003/0004879	01/02/03	Demoff et al.
2002/0010640	01/24/02	Dutta et al.
2002/0004772	01/10/02	Templeton et al.
2001/0034676	10/25/01	Vasic

Applicant is enclosing Form PTO-1449 (one sheet), along with a copy of each listed reference for which a copy is required under 37 C.F.R. §1.98(a)(2). As each of the listed references is in English, no further commentary is believed to be necessary, 37 C.F.R. §1.98(a)(3). Applicant respectfully requests the Examiner's consideration of the above reference(s) and entry thereof into the record of this application.

By submitting this Statement, Applicant is attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Statement is not

intended to constitute an admission that any of the enclosed references, or other information referred to therein, constitutes "prior art" or is otherwise "material to patentability," as that phrase is defined in 37 C.F.R. §1.56(a).

Applicant has calculated a processing fee in the amount of \$180.00 to be due under 37 C.F.R. §1.17(p) in connection with the filing of this Statement. Applicant has enclosed a check covering this fee, or authorized charging the fee to a deposit account or credit card, as indicated in the Transmittal accompanying this Statement.

Respectfully submitted,

April 24, 2006



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FORM PTO-1449	SERIAL NO. 10/727,303	CASE NO. 12729/102
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT (use several sheets if necessary)	FILING DATE December 2, 2003	GROUP ART UNIT 3628
APPLICANT: Paul Gallagher et al.		

REFERENCE DESIGNATION **U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER <small>Number-Kind Code (If known)</small>	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	A1 2005/0187883	08/25/05	Bishop et al.		
	A2 2005/0160051	07/21/05	Johnson		
	A3 2004/0039649	02/26/04	Mull		
	A4 2003/0004879	01/02/03	Demoff et al.		
	A5 2002/0010640	01/24/02	Dutta et al.		
	A6 2002/0004772	01/10/02	Templeton et al.		
	A7 2001/0034676	10/25/01	Vasic		